

NOW YOU SEE US !



**A Report on the
Policy and Economic Impacts from Rapid
Growth in the Number of Senior Territorians**

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RESEARCH AIM

In this report we outline the scale and composition of population ageing impending in the Northern Territory as the context for presenting results from a large survey of seniors conducted in late 2013 and early 2014.

The survey was conducted in partnership with the Council on the Ageing, NT.

This report summarises the results of the survey and examines the policy, services and infrastructure needs associated with the rapid anticipated expansion in the seniors' cohort in the Northern Territory. We discuss the challenges and opportunities for creating age-friendly communities and environments based on findings from this research.

The aim is to provide policy makers in the NT with information for developing age-friendly communities and to deliver a research baseline for the strategic planning of services and infrastructure by government, service providers and others.

ACKNOWLEDGEMENTS

We dedicate this report to the memory of the late Robyn Lesley. We had the privilege of working with Robyn in her role as Alderman with the City of Darwin and later as Chief Executive Officer of Council on the Ageing (Northern Territory) Inc. [COTA NT].

Robyn was dedicated to her role in advocating for and improving the wellbeing of older Territorians and recognised the challenges associated with meeting the needs of this growing and important part of the Territory's population.

We would also like to thank and acknowledge CEO Graeme Bevis, Deputy CEO Dean Dempsey and all the dedicated hard working staff and many volunteers at COTA NT. We would also like to acknowledge and thank all of the people who participated in the survey and those associated with this study and project including the past work of Professor Dean Carson, Professor Ruth Wallace and Catherine Martell.

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Key Findings

- Population projections suggest a doubling in the proportion of the Territory's population aged 65 years and above by the year 2041.
- Growth rates for Indigenous people aged 65 years and over may exceed an average of 5% per annum from 2011 to 2041 as life expectancies continue to improve.
- Most NT seniors were born in southeastern states, with only 6% of respondents born in the NT, however nearly three quarters had lived in the Territory for more than 20 years.
- Nearly a third of respondents were born overseas, mostly in the United Kingdom or New Zealand.
- More than half (56%) of respondents were married or in a marriage-like relationship.
- Over 21% of respondents anticipate leaving the Territory before 2018, with those below 65 years having the strongest intention to leave.
- 'Cost of living' was the most significant reason for anticipated moves out of the NT (31%), with 'To be closer to family or friends' accounting for around a quarter of those who said they would leave.
- The majority of respondents (86%) said they felt safe in their community, but over 10% stated that they did not; citing the need for better police patrols, more alcohol control and harsher penalties for crime and anti-social behaviour.
- Well over a third of respondents (42%) were employed and an additional 6% were actively seeking paid employment.
- Around 40% of respondents volunteered their time for community work with most (60%) volunteering up to five hours per week and the remainder (40%) for more.
- Nearly three quarters of seniors were concerned about their expenses, with only one quarter not having any concerns.
- Whilst more than half of respondents felt that they had enough funds to sustain their existing housing arrangements until 2018, over 40% were unsure or did not feel that they had sufficient funds.

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1. Introduction

In line with global trends, the population of Australia is ageing. In demographic terms, ageing refers to an increasing median age in the population as a result of a growing absolute and relative size of the population above working ages. The definition of working age varies across countries but in Australia is considered to be between 15 and 64 years. Ageing first reached primacy as a policy and economic issue for Australia during the early 1990s when the Keating Government established capacity within the Treasury Department for modelling fiscal and economic futures. This led to the tabling of the first Intergenerational Report in 2002, with updates legislated for each five years from that point onwards (Australian National Audit Office, 2014). The initial and subsequent reports have highlighted the challenges associated with meeting the health, service and infrastructure needs from strong growth in the proportion of the population aged over 65 years and from reductions in fiscal contributions (primarily taxation revenues) because of a declining workforce share in the population.

Population ageing is creating specific impacts and needs in societies as a result of the increasing incidence of age-related disabilities and complex care needs due to end of life morbidities. Burgeoning rates of dementia in Australia are perhaps emblematic of the matter with the number of cases expected to rise from around three hundred thousand in 2011 to around nine hundred thousand in 2050 (AIHW, 2012). Society and seniors themselves are voicing growing expectations about the quality of aged care and the onset of high rates of particular disabilities and conditions is creating significantly higher demand for specialised nurses, carers and those with skills in palliative care (Commonwealth of Australia, 2010).

Population projections suggest ageing will have dramatic effects on the population composition of Australia in coming decades. The median age is projected to rise from 37.3 years in 2012 to 44.5 years by 2061, and to reach as high as 46 years by 2101 (ABS, 2013). Those aged 65 years and over are projected to increase from 14% of the national population in 2012 to between 18 and 25% by 2061, and to as high as 27% by the year 2101. Meanwhile, those aged 85 years and over could more than double within 20 years from 2013 and continue to grow rapidly for the near future (ABS, 2013). Globally rapid growth in the 'very old' (those aged 80 years or more) is also occurring, such that the share of very old in the world population might rise from one to four percent by 2050 (Bloom et al. 2010).

However, demographic and economic indicators on the process of population ageing at the national level are merely aggregated representations of the underlying cause: the progression of individuals into a different phase of their life cycle. The timing and nature of the transition into the seniors segment varies according to individual circumstances, and in particular individual health status. Conversely, the macro focus on fiscal implications from population

ageing, evident in discourse of key reports like the Intergenerational Report, assumes once a person reaches the 'end of workforce' age, they become a net economic burden. In Australia, this perspective continues despite improvements to life expectancies and general health status in older ages. For example, through improved medical technologies and lifestyle choices the onset of chronic illnesses has been progressively 'compressed' to later in life, such that more post-retirees are enjoying longer periods in 'healthy old-age' (Bloom et al., 2010; AIHW, 2014).

Negative stereotyping of seniors also belies the out-of-workforce social, community and economic contributions made by this growing cohort (Australian Association of Social Workers, 2013). The move to increase the age at which individuals qualify for the aged pension announced in the Australian Government's 2014 Budget is itself tacit recognition of the potential economic contributions of seniors. Moreover, some argue that the health costs from ageing are over-estimated while benefits such as wealth transfers, willingness to volunteer, caring for and providing financial assistance to family, support for the arts and cultural sectors, expenditure on domestic travel, law abiding influence and the generation of new consumer markets are not accounted for by the economic rationalists (Healy, 2004).

Gloersen et al. (2009) suggest that, in the context of a welfare society, the presence of a significant retired population may actually represent a net inflow of money for local economies through retirement schemes and the consumption of public services. As this produces job opportunities, especially for the female population, it may contribute to a more balanced and dynamic labour market.

2. Population ageing in the Northern Territory

Despite being a global megatrend, population ageing is occurring unevenly across nations and between jurisdictions within these (Jackson and Felmingham 2002). With the lowest median age and lowest proportion of seniors in the population, the Northern Territory has historically had fewer older people compared to the rest of Australia. It is only now seeing ageing manifest as an emerging population trend. In recent times, and particularly since the mid-1990s, there has been a marked increase in the percentage of people aged 55 years and over and, even though it is expected to remain at least 10% under the percentage of older people in Australia overall, the increase is projected to continue over the next 30 years (Martel, 2010).

The absence of a seniors' cohort in similar proportions to southern Australia is both a symptom of and a significant impact on the population and economy of the Northern Territory. The circumstance of a small proportion of seniors in the population is not unique to the Territory, having been a long-standing demographic feature for sparsely populated areas in developed nations. In the northern areas of Australia, Canada, in Alaska and across the Arctic Circle, older

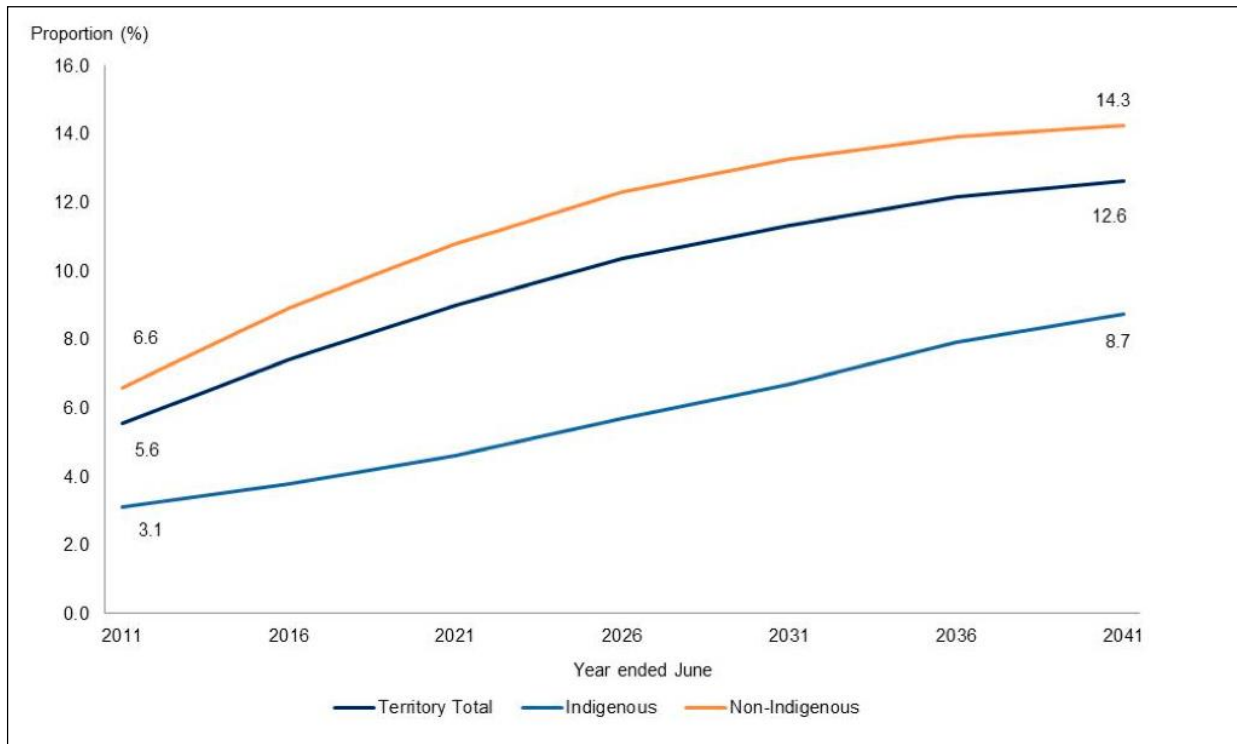
citizens are largely non-Indigenous, qualified, working and relatively wealthy (Martel et al., 2011). Once approaching retirement most leave northern peripheries for southern regions, taking with them accumulated wealth, skills, knowledge and their families (Taylor, 2015). Women in particular are prone to leaving northern areas once they are approaching or are in retirement (Rasmussen, 2011). These dynamics create a dearth of grandparents in communities, which in turn encourages out-migration for new mothers (in their 20s, 30s in particular) who seek to be closer to their extended family in southern regions.

In contrast, having a proportionally significant seniors' cohort in the population represents a better population balance and is likely to reduce the economic and social costs associated with population turnover (Taylor and Carson, 2014).

Population projections from the Northern Territory Department of Treasury and Finance (2014) suggest a doubling in the proportion of the population aged 65 years and over by 2041 (Figure 1). Those aged 55 years and over are projected to increase 131% (from 35,171 residents to 81,111) by 2041, compared to an increase of 58% (from 231,292 residents to 364,207) for the total NT population (Northern Territory Department of Treasury and Finance, 2014). This would see the 55 years and over population increase from 15% of the population in 2011 to 22% in 2041.

Unlike other jurisdictions, population ageing in the NT is and will be influenced significantly from demographic change amongst Indigenous residents. Growth rates for Indigenous people in the Territory who are aged 65 and over, for example, are anticipated to average above 5% per annum from 2011 to 2041 as life expectancies continue to improve and more Indigenous Territorians live into their 60s and 70s.

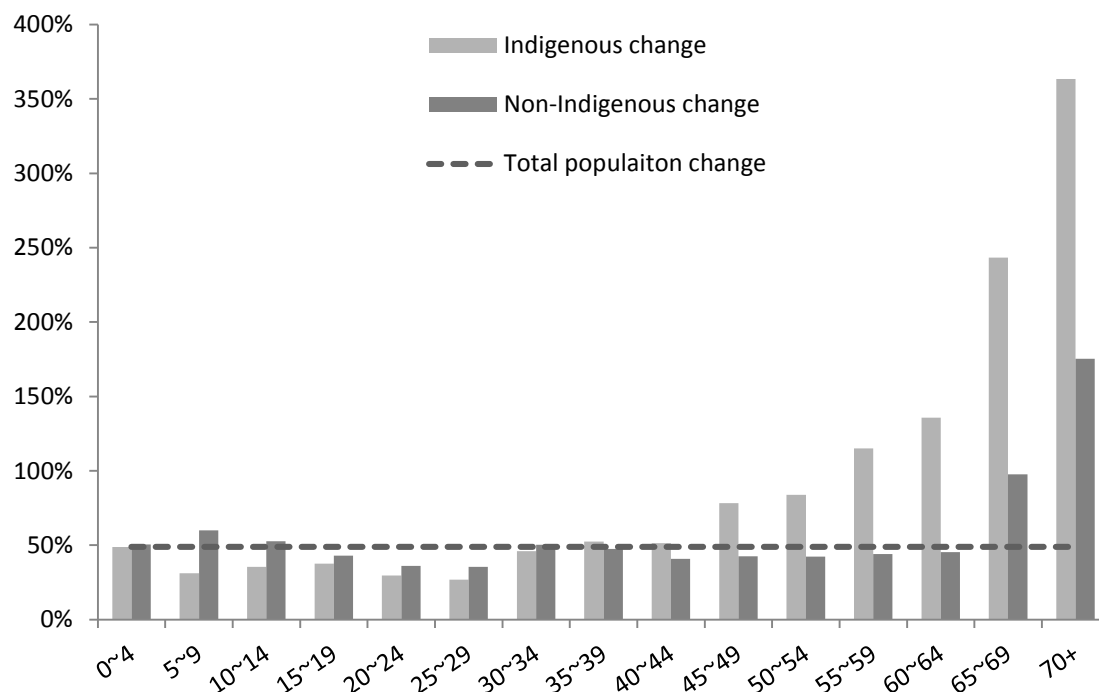
Figure 1: Projected population aged 65 years and over, 2011 to 2041



Source: Northern Territory Department of Treasury and Finance, 2014

Although growth of between 30% and 50% is projected across most age groups in the NT from 2011 to 2041, growth rates within individual age groups are anticipated to vary significantly. An increase of 242% (from 10,695 residents to 36,533) is projected for non-Indigenous residents aged 65 years and over, while a 340% (from a small base of 2,416 residents in 2011 to 9,433 residents in 2041) increase is projected for Indigenous Northern Territory residents 65 years and above (Figure 2).

Figure 2: Projected NT population change by age, sex and Indigenous status, 2011 to 2041



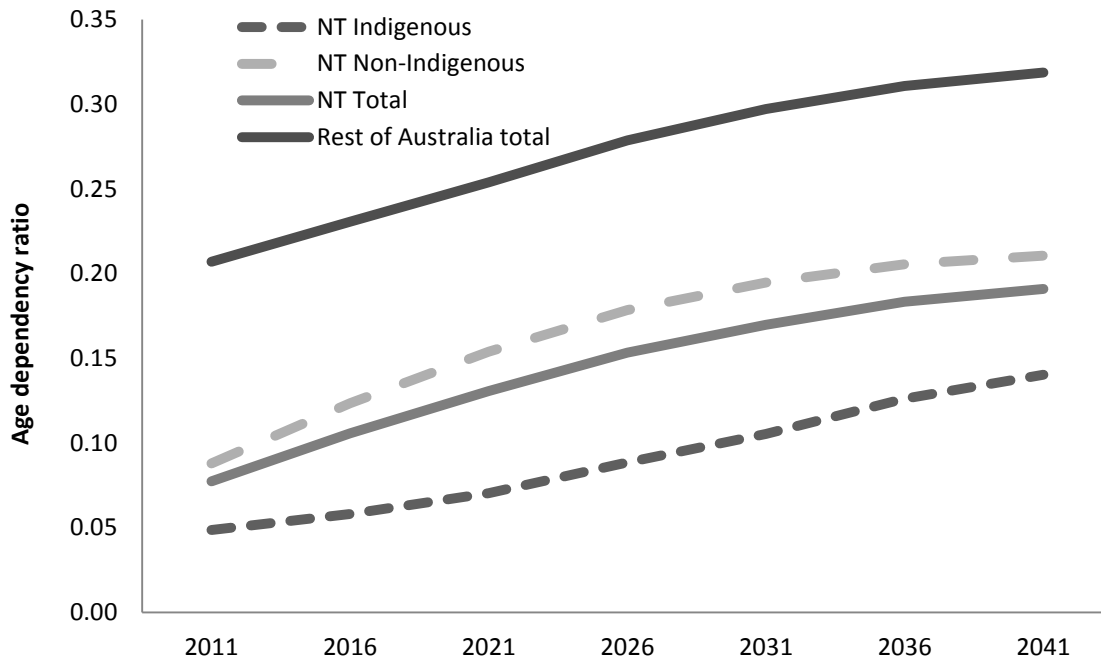
Source: Author's calculations from Northern Territory Department of Treasury and Finance, 2014

In line with these age, sex and Indigenous specific increases in the older population of the Territory, the median age for Indigenous residents in the NT is projected to increase from 23.7 years in 2011 to 28.4 years by 2041, a 4.7 year increase, compared to 2.3 years for non-Indigenous residents (from 34.7 years to 37.0 years).

As an indication of the shifting composition in the population, the child dependency ratio (the ratio of dependents younger than 15 to the working-age population) is projected to fall from 0.51 to 0.46 (by 9%). Meanwhile, the age dependency ratio (the ratio of dependents 65 years and older to the working-age population) is projected to grow by 189% (to 0.14) (Figure 3). Dependency ratios for Indigenous residents are likely to trend towards those seen in the rest of Australia (Figure 3).

Nevertheless, the child dependency ratio for the NT will remain substantially above (0.43 compared to 0.29) while the age dependency ratio will continue to be much lower than for the rest of Australia (0.14 compared to 0.32).

Figure 3: Projected age dependency ratios for the NT and rest of Australia, 2011 to 2041



Source: Author's calculations from Northern Territory Department of Treasury and Finance, 2014

This data suggests that 'demographic pre-cursors' exist in the Territory which will deliver a relatively rapid onset of population ageing and swift growth in the numbers of seniors in our communities. Not least, there has been continued and marked improvements to Indigenous (as well as non-Indigenous) life expectancies in recent decades (Wilson, 2014). Other factors include movement into retirement ages for long-term residents who may have moved to the Territory during significant population expansion which occurred subsequent to self-government in 1978. This 'bubble' will leave a hole in the workforce and create significantly more seniors than has been observed in the past, even if past trends persist and many leave the Territory (Martel et al., 2013).

Changing demographics in the Territory associated with population ageing give rise to the need for targeted policies to ensure future services and other needs for seniors are planned for and met. Ageing is not a national problem, but local and in some cases regional issue (Rauhut, 2012) with older people facing challenges including discrimination, ageism and social isolation. Those in rural and remote areas may have limited access to services and infrastructure and may suffer from cultural sensitivity and social justice issues (AASW, 2013). An approach which is favoured overseas, and to some extent in Australia, is to facilitate and encourage 'ageing in place', addressing debates about the best places in which to grow old (Keating et al., 2013; Buffel et al., 2012).

2.1 Age-friendly communities

The concept of 'age-friendly communities' has stemmed from the World Health Organisations' age-friendly cities (WHO 2007), which promotes policies, services, settings and structures to support and enable people to age actively.

It highlights eight topic areas that have been identified in previous research as characteristics for elder-friendly communities:

- outdoor spaces and buildings;
- transportation;
- housing;
- social participation;
- respect and social inclusion;
- civic participation and employment;
- communication and information;
- community support and health services.

Menec et al. (2011) refined these to seven age-friendly dimensions, introducing the notion of social connectivity as a basic benefit of an age-friendly community, creating connections between older persons and the environment in which they live and vice versa. Social connectivity in this context was seen as important to retaining seniors in the population, thus limiting the loss of seniors to other areas, and potentially encouraging family members of seniors to relocate.

Keating et al. (2013) argue that there are significant differences in requirements for age-friendly communities in rural areas compared to urban areas. Highlighting the key differences between isolated, service poor and economically depressed communities and communities with considerable resources and assets including their natural beauty, slow-paced lifestyle and culture of supportiveness, researchers have suggested that understanding a range of factors is necessary for determining what makes a community age-friendly. Including (a) diversity among seniors and communities; (b) population change over time in people and in place; and (c) the complexities of the connections between older people and their communities (Keating et al. 2013).

With population ageing and large growth in the numbers of Territory seniors within sight there is a need for research which maps out the economic, social and lifestyle aspirations of

senior Territorians. In line with this, we have worked in partnership with COTA NT in delivering a large survey of seniors in the Territory.

The aim of the survey is to provide policy makers in the NT with information for developing age-friendly communities and to deliver a research baseline for the strategic planning of services and infrastructure by government, service providers and others.

The results express a range of concerns and aspirations in relation to several aspects of economic and social wellbeing for Territory seniors.

3. Methods

In partnership with COTA NT we developed an online and paper based survey questionnaire that was administered from late 2013 to early 2014. The survey was targeted towards members of the community who were aged 50 years and over (for the non-Indigenous community), and 45 years and over for Aboriginal and Torres Strait Islander (Indigenous) people.

The age differences reflect lower life expectancies for Indigenous Territorians (Brokensha and Taylor 2015) in so far as there is an earlier onset of issues associated with ageing for Indigenous Territorians (for example, the need to access health services as a result of chronic illness).

The survey covered the topics of:

- Demographics, residency and intentions to stay in or leave the Territory
- Intergenerational connections
- Information and technology use
- Employment and income
- Housing situation and needs
- Health and wellbeing, security and safety, and quality of life
- Caring and being cared for
- Transport and mobility

In total 1,874 responses were received, of which 1,865 valid responses were collated and analysed. Data has been analysed using SPSS, Excel and NVivo. Other data sources, including ABS Census data, were applied to compare and contrast with the results of the survey.

4. Results

4.1 A profile of survey respondents

Of the 1,865 respondents, there were more females (1,037, or 56%) than males (828, or 44%). This compares to a ratio of 64% males (36% females) in the overall population aged 45 years and above.

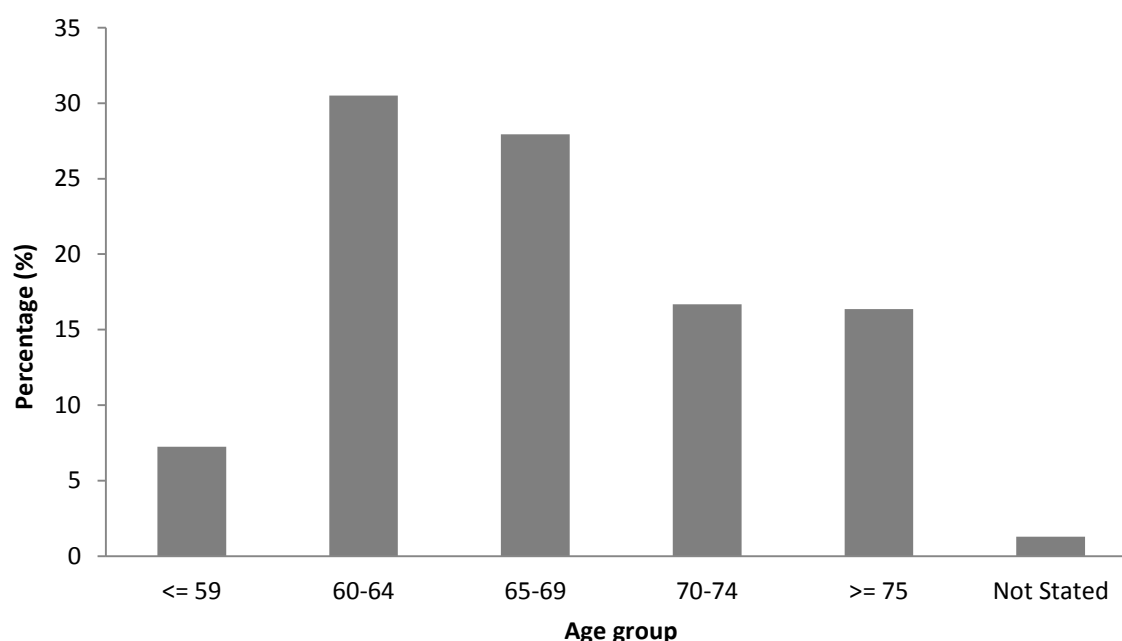
Over half of respondents were aged between 60 and 69 years of age, with 60-64 years representing the highest proportion (36%), followed by 65-69 years (28%) (Figure 4).

More than half (56%) of respondents were married or in a marriage-like relationship, with roughly equal numbers being single (13%), widowed (15%) or divorced (16%).

Aboriginal and Torres Strait Islander persons were under-represented in the survey with only 2.3% of respondents (43 of 1865) identifying as Indigenous, compared to 17% of the Territory population aged 45 years and over who identified as Indigenous in the 2011 Census.

Lesbian, gay, bisexual, transgender and intersex (LGBTI) persons were under-represented with only a small number (3%) of respondents identifying as LGBTI, compared to an estimated 11% in the total Australian population (Australian Government, 2012).

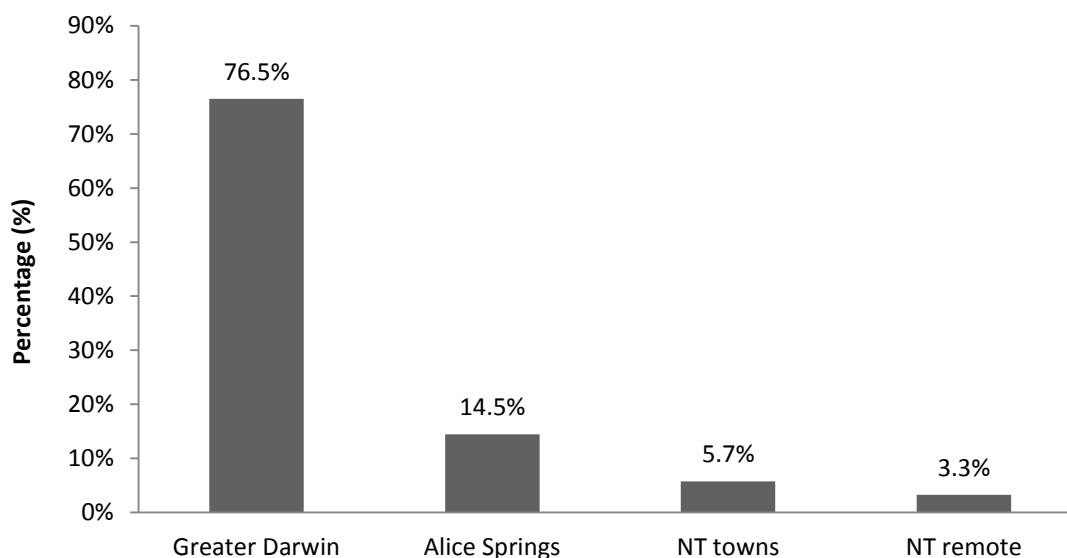
Figure 4: Age profile of survey respondents



Most respondents lived in Greater Darwin (77%), whilst a small number (3%) were from remote areas including Top End remote and Central Australia remote, with the remaining respondents (20%) from other towns in the NT (Figure 5).

Nearly all respondents (97%) said they usually spoke English at home with only 3% stating that they usually spoke a language other than English at home, such as Chinese (or Cantonese), Greek, Tagalog (Filipino), German and Anmatjere (an Australian Indigenous language).

Figure 5: Regional distributions of survey respondents

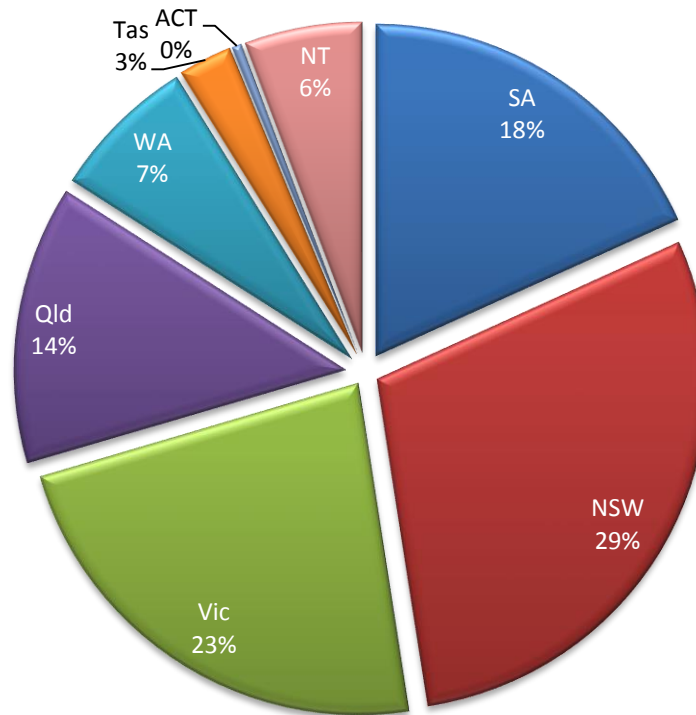


4.2 Intergenerational connections

Nearly a third of respondents were born overseas (30%) with 44% of these born in the United Kingdom and 12% in New Zealand. Other birthplaces featured were European countries such as Italy, Germany and the Netherlands.

Among those born in Australia (70% of all respondents), only a small proportion (6%) were born in the Northern Territory. Most NT older residents were born in southeastern states: NSW (30%), Vic (23%), SA (18%) and QLD (14%) (Figure 6).

Figure 6: Which state/territory were you born in?



Around 82% of respondents said that they have children, with most of them being born in Australia (87%) compared with overseas (13%). Among those born in Australia, most (54%) were born interstate.

Of those respondents who had children, 69% indicated that they had children living within the NT, whilst 74% said that they also had children living interstate or overseas (i.e. as well as children in the NT).

Eighty-one percent of seniors had grandchildren, with 63% indicating they had grandchildren living in the NT and 80% indicating that they also had grandchildren living interstate or overseas (Table 1).

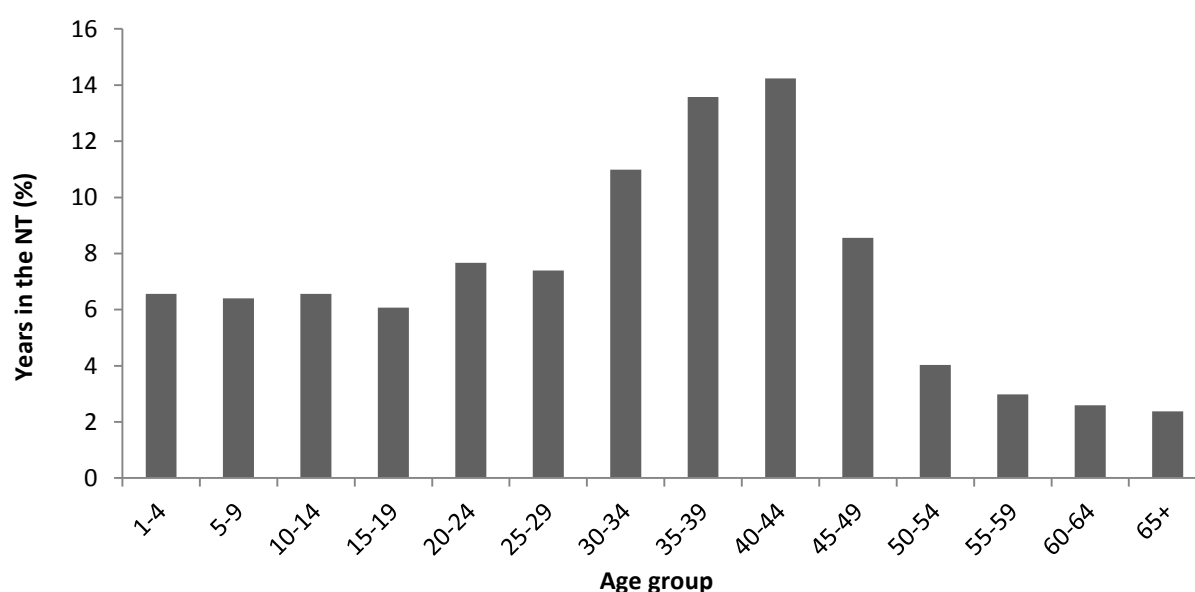
Table 1: Respondents with children and grandchildren

Number of offspring	Children			Grandchildren		
	Living in NT	Living interstate	Living overseas	Living in NT	Living interstate	Living overseas
0	3.6	0.5	8.5	3.4	1.3	11.3
1	45.5	45.4	69.3	18.0	17.4	34.7
2	34.5	33.8	16.9	28.7	24.1	35.3
3	11.5	13.5	2.1	14.6	17.8	10.0
4	2.9	3.9	1.1	12.5	11.7	1.3
5 or more	2.0	2.8	2.1	22.7	27.7	7.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 1 represents the proportion of respondents who answered the questions (i.e. How many children live in the NT?) For example; the first results cell represents that; 3.6% of respondents (38 in actual numbers) answered that they have 0 children living in the NT, followed by 0.5% of respondents (5 in actual number) who answered that they have 0 children living interstate, and so on. It however does not include the 804 respondents who chose not to answer the question.

Three quarters of respondents (75%) have lived in the Northern Territory for more than 20 years and only a small proportion (around 13%) said they had lived in the Territory for less than 10 years (Figure 7).

Figure 7: Number of years respondents had lived in the NT

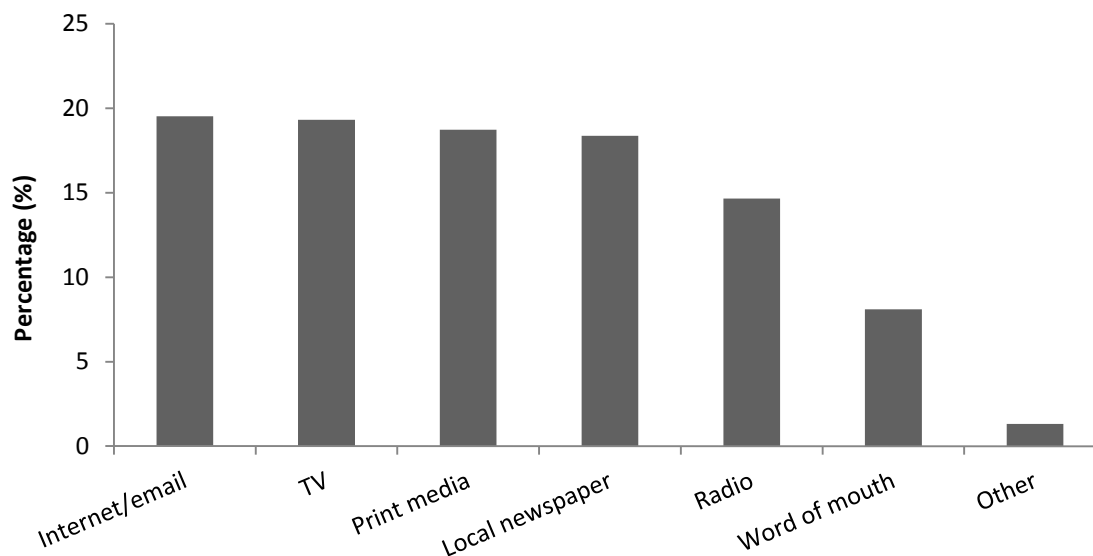


Very few respondents (below 2%) had financial and/or decision making responsibilities for their children or their grandchildren.

4.3 Information technology use

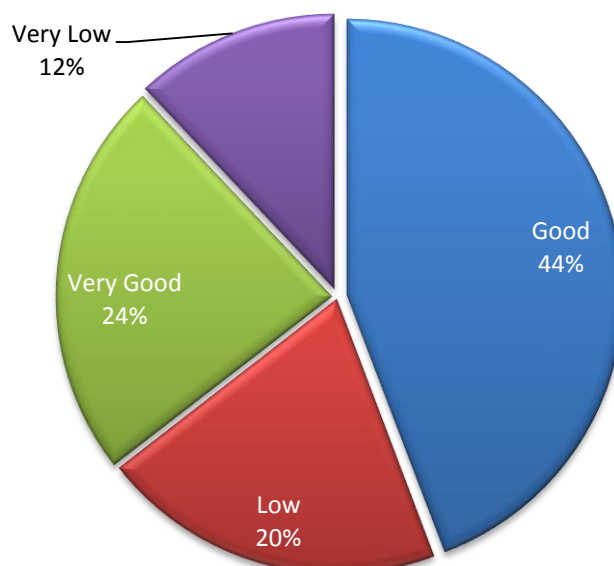
Most respondents said they preferred to receive their everyday news and information online via the Internet and email (20%) while other popular mediums included television (19%), print media (19%), and the local newspaper (19%) (Figure 8).

Figure 8: Preferred ways to receive everyday information



In line with this, 80% said they owned a computer or an Internet enabled device and 74% said they access the Internet regularly for emails or information. When indicating level of competence in using computers two thirds (68%) of respondents claimed 'good to very good' competence, whilst a third (32%) claimed 'low to very low' competence (Figure 9).

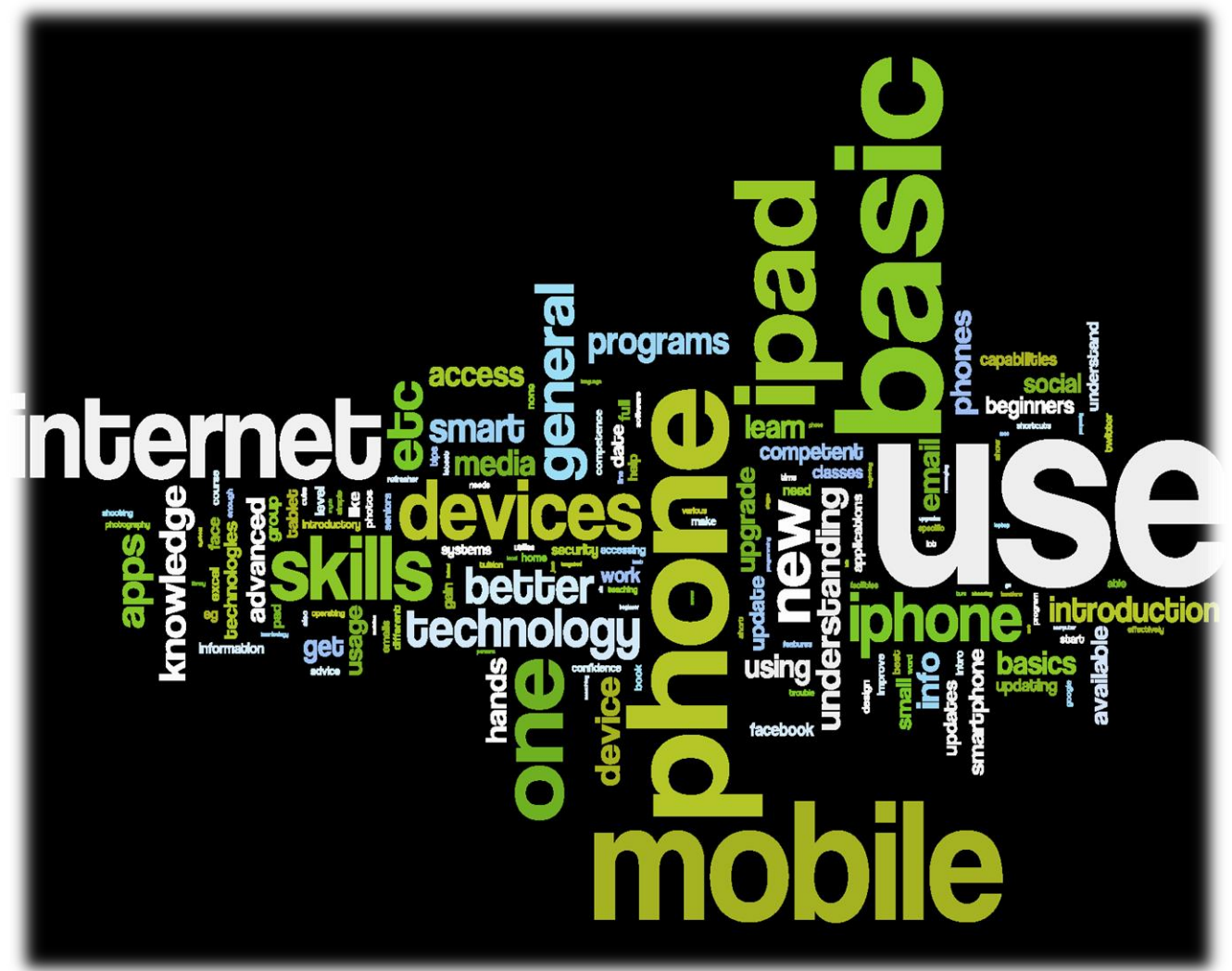
Figure 9: Level of competence in using computers



A greater proportion of respondents had mobile phones (87%) than landline phones (79%), with a third rating their level of competence in using mobile Internet devices as 'good to very good' (34%), whilst two thirds rated their competence as 'reasonable to low'. Meanwhile, 40% of respondents indicated that they were interested in receiving training in computer or mobile device technologies.

Around 60% of respondents provided suggestions on their preferred type of training and these included a wide range from basic through to advanced; from software applications, systems, and the internet and across a range of hardware devices (see Figure 10 for the main written answers to the types of training requested).

Figure 10: Word cloud: Types of information communication technology training required



4.4 Residency and intentions to stay or leave the Territory

Nearly all respondents (98%) regarded NT as their permanent place of residence, with the remaining 2% regarding the NT as their second home and living here for only a part of the year.

When asked about their living intentions in 5 years' time (2018), over 70% anticipated remaining in their current area, however more than 20% anticipated leaving the Territory (to live either interstate or overseas) with an additional 5% anticipating moving to an alternative location within the NT (Figure 11).

Respondents under 65 years had a higher propensity to anticipate leaving the NT with 24% of those aged 49-59 years and 30% aged 60-64 years stating they anticipated living interstate in five years (compared to 20% overall). By contrast, those more than 75 years were less likely to anticipate a move interstate at just 9% (Table 2).

Figure 11: Anticipated living location by the year 2018

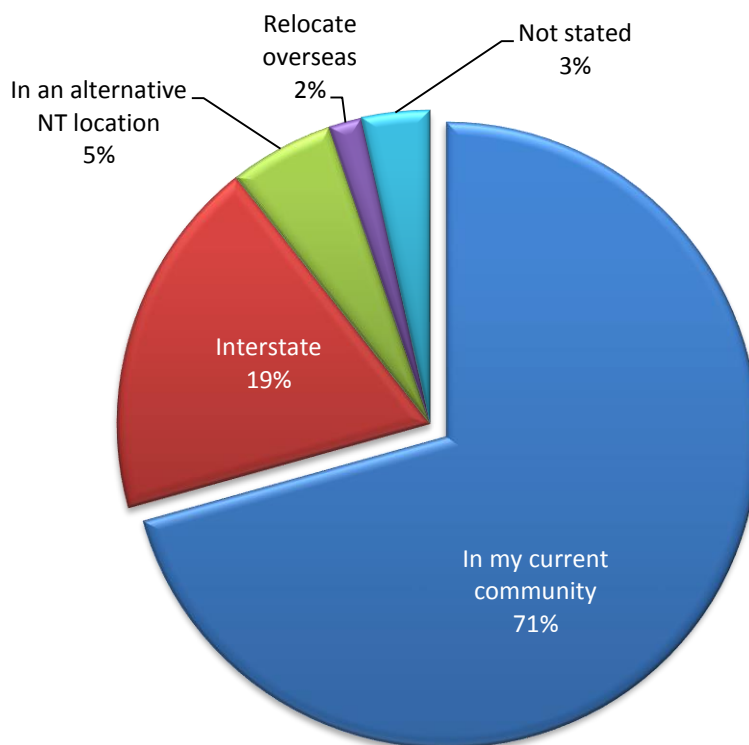


Table 2: Staying or leaving?

		Where do you think you will be living in 5 years' time (2018)? (%)				
		In my current community	Interstate	In an alternative NT location	Relocate overseas	Total
What was your age at your last birthday (by Age group)?	<=59	69.6	23.7	5.9	0.7	100.0
	60-64	62.5	29.5	4.9	3.1	100.0
	65-69	75.0	16.4	6.4	2.2	100.0
	70-74	80.3	14.0	5.7	0.0	100.0
	>=75	84.0	9.0	5.9	1.0	100.0
	Average	73.1	19.4	5.7	1.8	100.0

4.4.1 How long is long enough?

The longer a respondent has lived in the NT, the less likely they are to leave. However, even for respondents who have lived in the Territory for 10-14 years, nearly a third of them (31%) anticipated that they would be living outside of the Territory within 5 years. Those who had lived for less than 5 years in the NT had an even higher likelihood of stating they would leave (43%) (Table 3).

Table 3: Moving intentions based on years lived in the NT

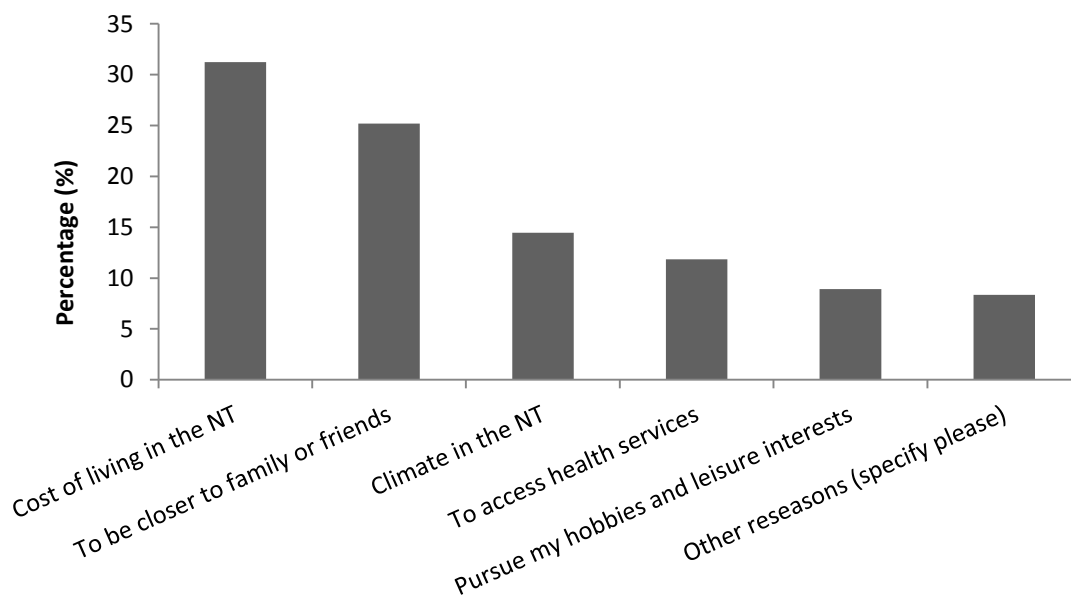
		Where do you think you will be living in 5 years (2018)? (%)				
		In my current community	Interstate	In an alternative NT location	Relocate overseas	Total
How long have you lived in the Northern Territory (by Year group)?	1-4	46.2	42.7	8.5	2.6	100.0
	5-9	59.3	32.7	7.1	0.9	100.0
	10-14	66.4	30.2	2.6	0.9	100.0
	15-19	65.7	23.1	5.6	5.6	100.0
	20-24	71.1	21.5	4.4	3.0	100.0
	Average*	73.1	19.5	5.6	1.8	100.0

*average includes persons living in the Territory for 25 plus years

4.4.2 Reasons for intending to leave

‘Cost of living’ was reported as the most significant reason for anticipated moves out of the NT (31%), with ‘To be closer to family or friends’ accounting for around a quarter of those who said they would leave within five years (Figure 12).

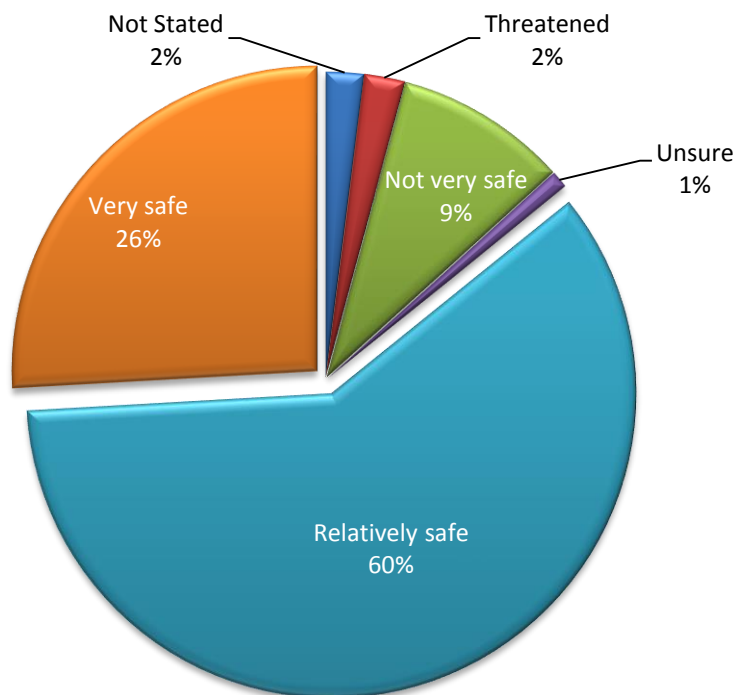
Figure 12: Main reasons for anticipating a move away from the Northern Territory



4.5 Safety in the community

A majority of respondents (86%) said they felt safe in their community, with 26% of these feeling 'very safe', and 60% 'relatively safe'. Over 11% of respondents however claimed that they felt unsafe in their community, with 9% feeling 'not very safe' and 2% stating that they felt 'threatened' (Figure 13).

Figure 13: Feeling of safety in the community



Main reasons for feeling unsafe were crime, home break-ins, anti-social behaviour and violence (Figure 14).

Figure 14: Word cloud: Reasons for not feeling safe in the community



In response to the question ‘What can be done to make you feel safer?’ **most respondents stated enhanced policing was critical.**

Other suggestions included harsher penalties for crime and anti-social behaviour, better patrols, and alcohol control (Figure 15).

Figure 15: Word cloud: What can be done to make you feel safer?



When considering the influence of community safety on the likelihood of an interstate move, the survey reveals that higher proportions of the respondents who felt ‘not very safe’ or ‘threatened’ in the community anticipated leaving the Territory within 5 years (Table 4).

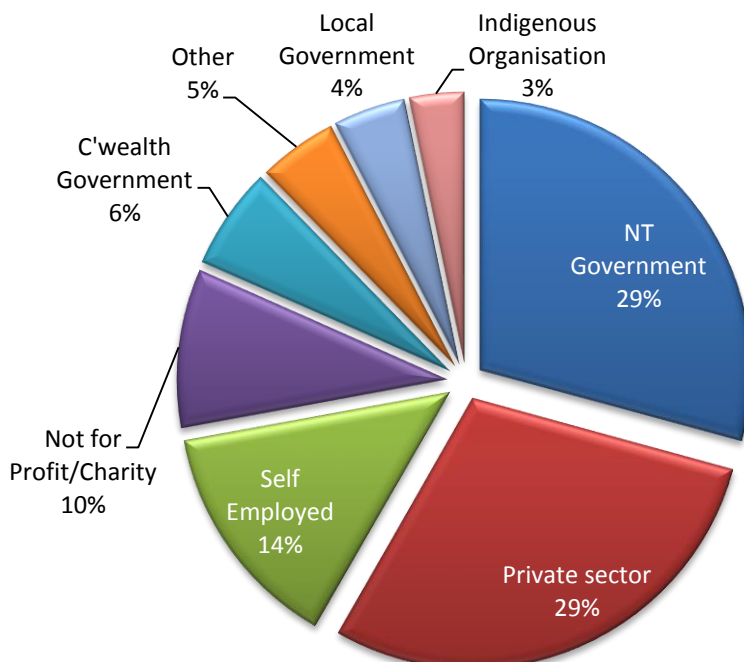
Table 4: Future living intentions by feelings of safety

		Where do you think you will be living in 5 years' time (2018)?				
		In my current community	Interstate	In an alternative NT location	Relocate overseas	Total
How safe do you feel in your community?	Very safe	73.7	17.3	7.1	1.9	100.0
	Relatively safe	74.5	19.1	4.9	1.5	100.0
	Not very safe	66.5	24.6	6.0	3.0	100.0
	Threatened	62.5	32.5	2.5	2.5	100.0
	Unsure	68.8	12.5	18.8	0.0	100.0
	Average	73.0	20.1	5.1	1.7	100.0

4.6 Employment and income

Well over a third (43%) of respondents were employed on a full time (28%) or part time basis (15%). An additional 6% of respondents who were not working at the time of the survey said they were seeking paid employment while 2% did not provide their employment status. Amongst the employed, the main sectors were Government (40%), Not for Profit Organisations or Charity Organisations (10%) and Aboriginal/Torres Strait Islander Organisations (3%). Just under one third worked for the private sector (29%) and a smaller portion were self-employed (14%) (Figure 16).

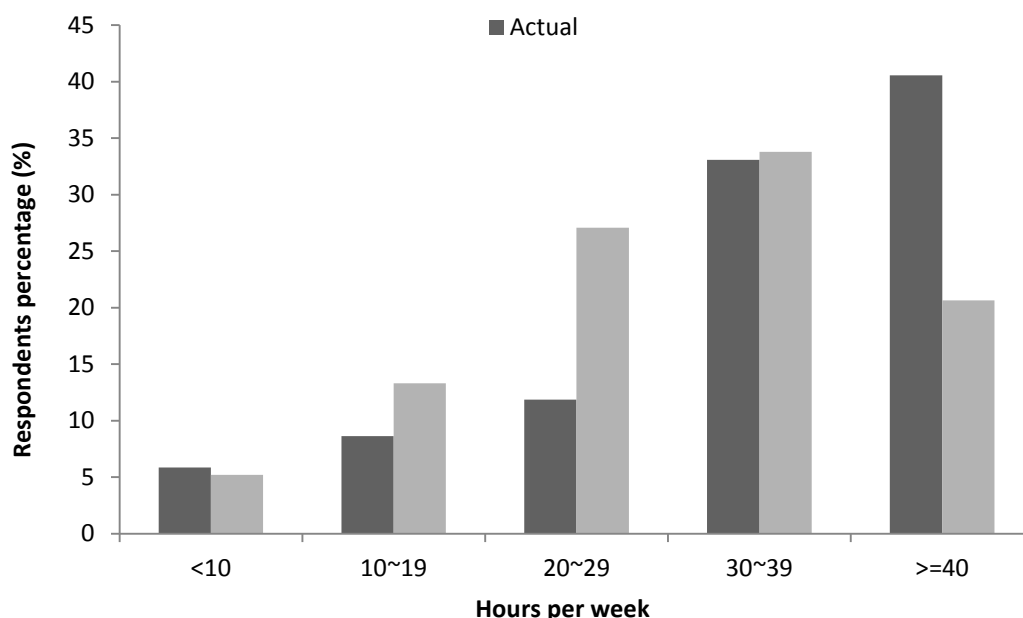
Figure 16: Sector of employment



Of those respondents who were working, the highest proportion (41%) stated that they worked more than 40 hours per week, followed by a third (33%) of respondents who worked 30-40 hours per week.

When asked about preferred work hours, over half thought that between 20-40 hours was optimal. A third (34%) said that they would prefer to work for 30-40 hours per week; over a quarter (27%) said they preferred 20-30 hours per week, and around 20% said that they would prefer to work for more than 40 hours (Figure 17). This suggests that although older people still want to work, in general they would prefer to work fewer hours than they currently do.

Figure 17: Comparison of actual and preferred weekly work hours of work



4.6.1 Unpaid caring and volunteering

Around half of the respondents who provide care (9% of all respondents) stated they were a full-time carer with the remainder being part-time carers. A third were caring for a family member, and 5% said they were caring for someone who was not part of their immediate family.

When considering the possibility of changes in caring arrangements, 87% did not expect any changes to current caring arrangements within the next five years, whilst 13% considered some changes likely given anticipated deterioration in their own or in care recipients' health, and other socio-cultural factors.

Around 40% of respondents said that they had volunteered their time for community work. Most (60%) volunteered for up to five hours per week, however, over a quarter volunteered between 5-10 hours per week and 14% volunteered for more than 10 hours per week (Table 5).

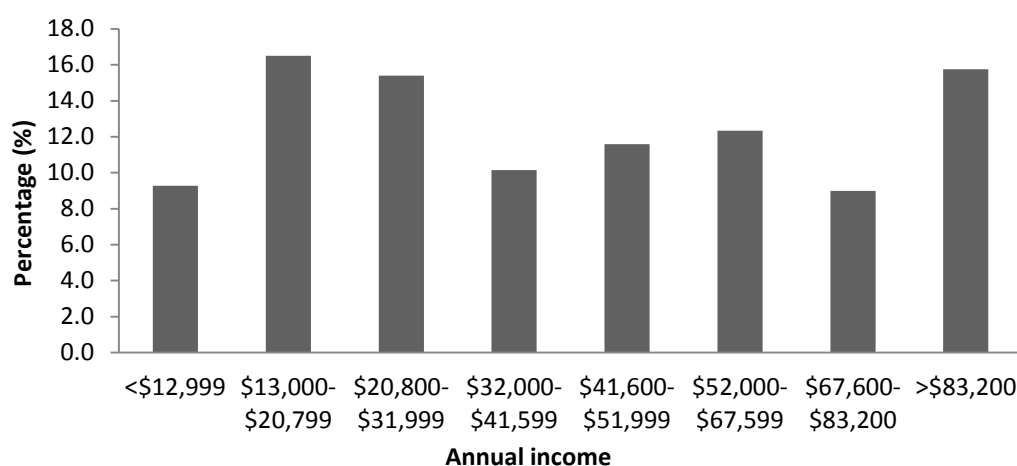
Table 5: Time spent on volunteer work in the community

How many hours do you volunteer?	Frequency	%
Up to 5 hours per week	393	60
5-10 hours per week	170	26
More than 10 hours per week	92	14

4.6.2 Incomes

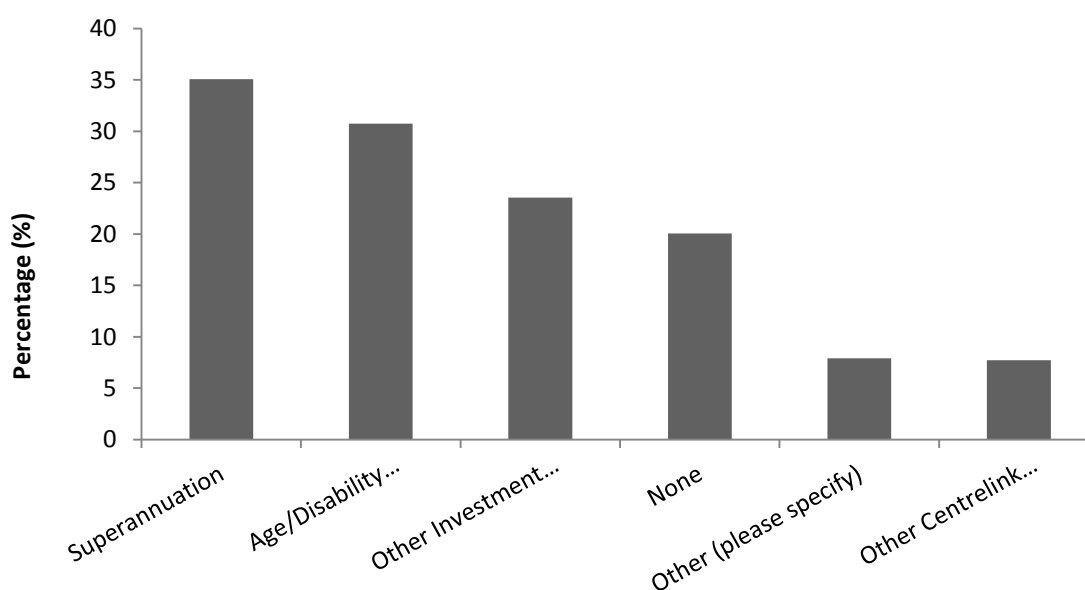
Of those who stated their income (79%), over a half (51%) earned under \$41,600 per annum and over a third (37%) earned more than \$52,000 per annum. The income brackets with the most respondents were '\$13,000-\$20,799' (16.5%) followed by 'more than \$83,200' (15.7%) (Figure 18).

Figure 18: Respondents' annual income



Apart from employment, NT seniors received income from a range of other sources including superannuation (35%), age or disability pensions (30%), and other investment income (24%) (Figure 19).

Figure 19: Income sources other than employment



4.6.3 Future financial security

Nearly three quarters of respondents (72%) said they worried about expenses and just a quarter had no concerns. Expenses that concerned respondents the most were housing costs (60%), followed by power (12%) and food (10%).

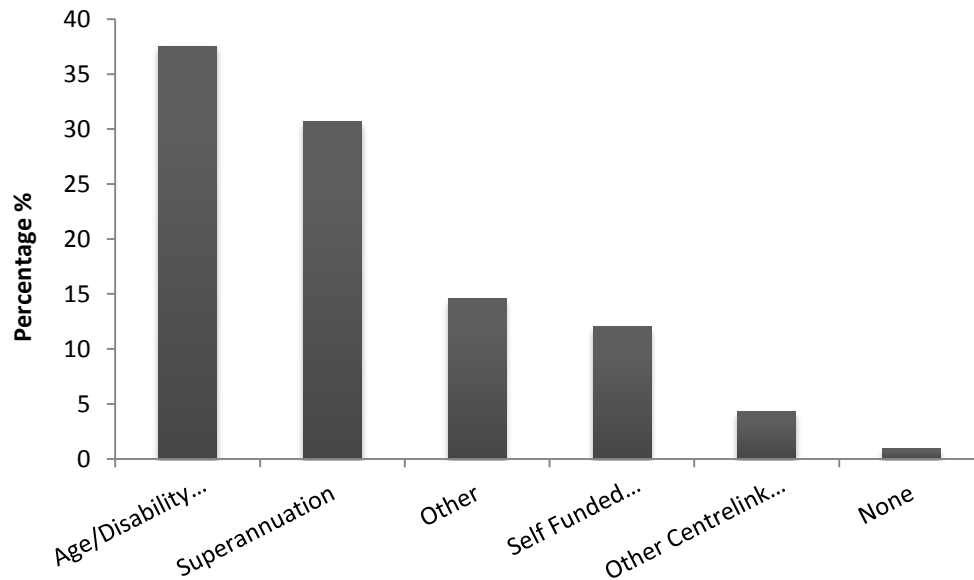
Around 60% of respondents said they anticipated being retired within five years, subsequent to the survey while a third anticipated reduced hours (Figure 20).

Figure 20: Anticipated changes to employment within next 5 years (2018)



Increases in sources of income in five years (Figure 21) were expected to come from the age or disability pensions (38%, up from 31%) and combinations of self-funding, superannuation, and other government benefits (15%, up from 8% at the time of the survey).

Figure 21: Expected sources of income in five years (2018)



4.7 Housing situation and needs

Nearly three-quarters of respondents (73%) owned their homes, with over half (54%) owning the home outright (Figure 22).

Among those who did not own their homes, 8% were reliant on public housing, either as tenants (7.9%) or sharing with family (0.5%).

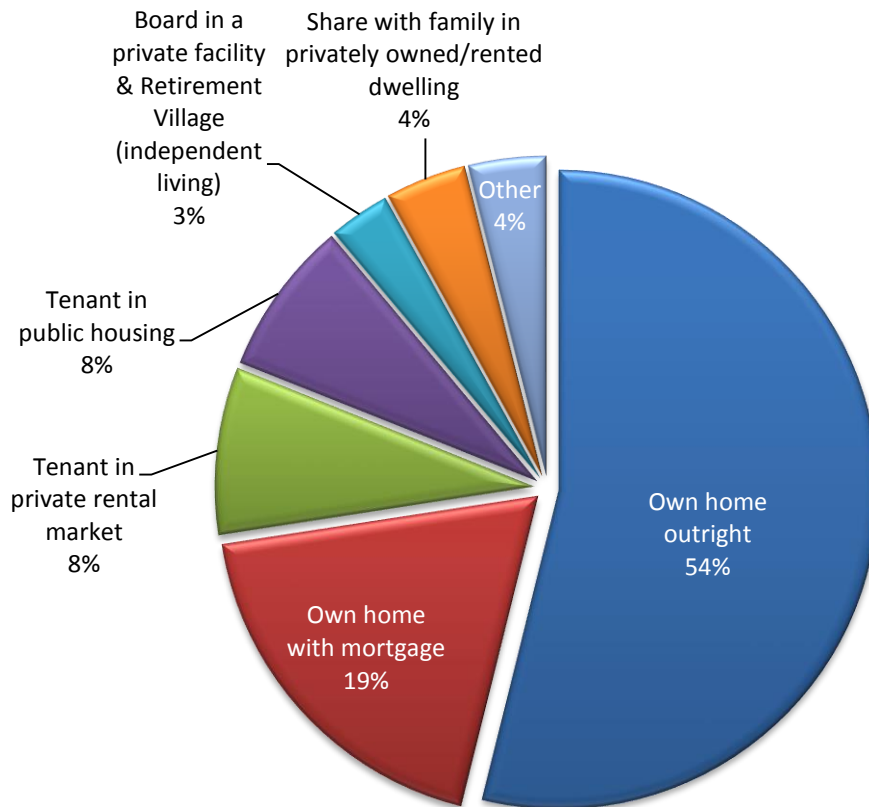
An additional 4% relied on sharing with family in privately owned or rented accommodation whilst 9% relied on the private rental market.

A small proportion of respondents lived in other types of housing facilities including; aged care (0.4%), retirement villages (2%), boarding in a private facility (1%) and living in a caravan park or similar (2%).

4.7.1 Sustainable living arrangements?

When asked whether they would have enough funds to sustain their existing living arrangements over the next 5 years (to 2018) a third of respondents were 'unsure' and 10% did not think that they would be able to.

Figure 22: Housing situation in 2013



4.7.2 Home owners

By 2018, the proportion of respondents who live in their own home with a mortgage is expected to decrease from 19% in 2013 to 9% in 2018. Most of this decrease will flow through to increases in the proportion of respondents who will own their home outright (from 54% in 2013 to 61% in 2018), however not all anticipate this scenario (Figure 23).

4.7.3 Public housing tenants

Tenancy in public housing is anticipated to increase (from 8% to 9%), as is the proportion of respondents living in retirement villages (from 2% to 5%), aged care accommodation (0.4% to 1.4%) and caravan parks or similar (1.9% to 2.2%).

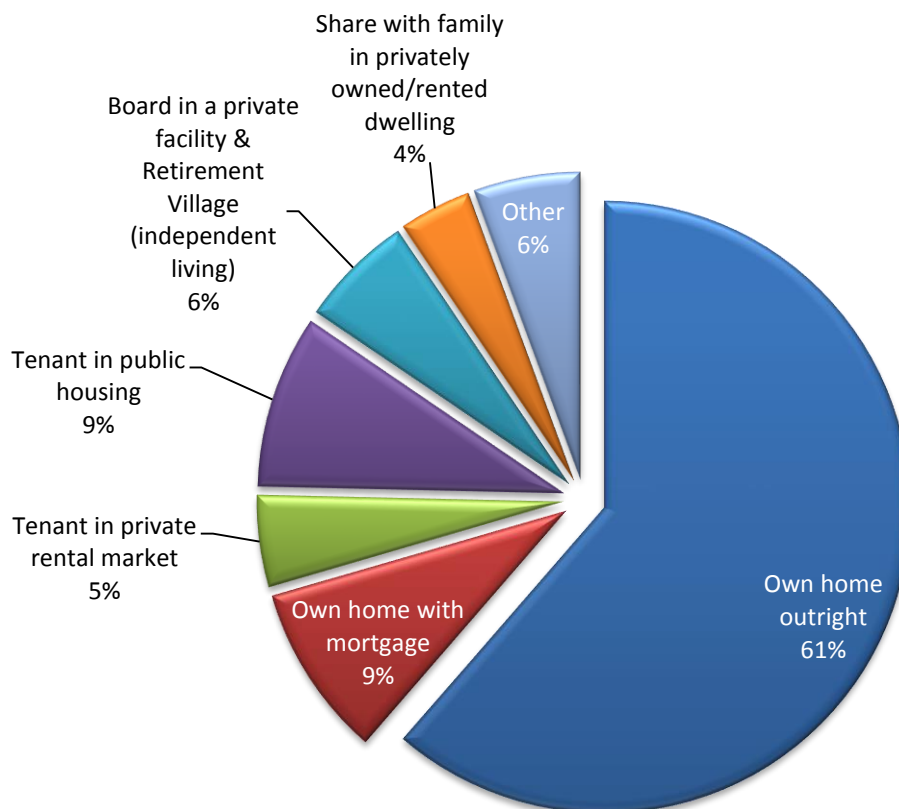
4.7.4 Private rental market

Reliance on the private rental market is anticipated to decrease (from 9% to 5%) as is sharing with family in privately owned/rented accommodation (4.1% to 3.8%).

4.7.5 Homeless

Nine respondents stated they were homeless at the time of the study with an additional four saying they felt they were likely to become homeless by 2018.

Figure 23: Expected housing situation in 2018



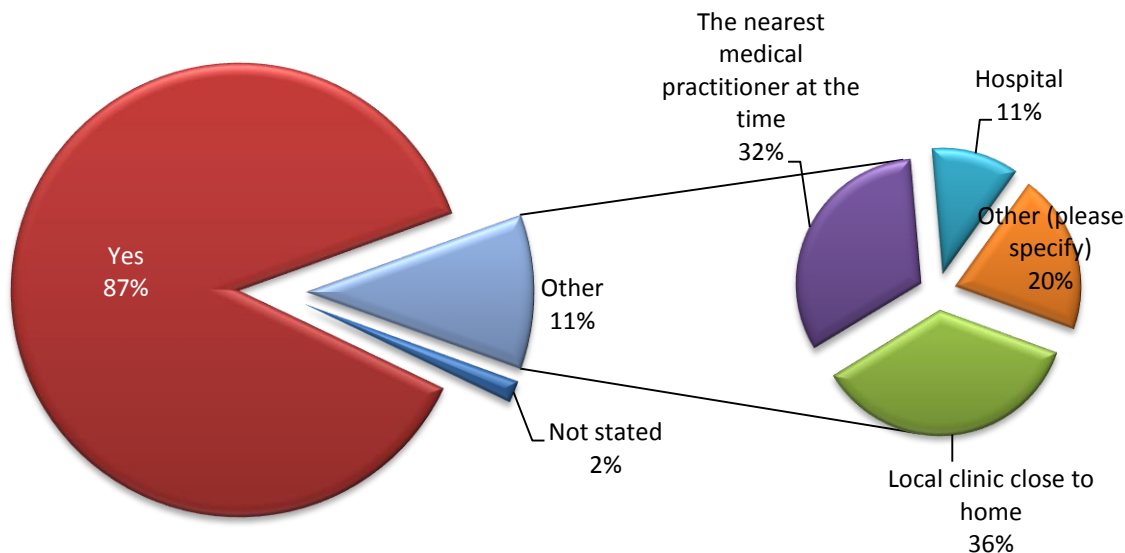
4.8 Health and wellbeing

More than half of respondents (52%) stated that they had health or wellbeing issues. Around 45% claimed they had been diagnosed with a disease or chronic condition (e.g. cardiovascular disease, rheumatic heart disease, type 2 diabetes, chronic airways disease, chronic kidney disease, chronic mental illness, arthritis, and dementia).

Of these, 87% believed that their condition was being managed effectively by health services and/or providers.

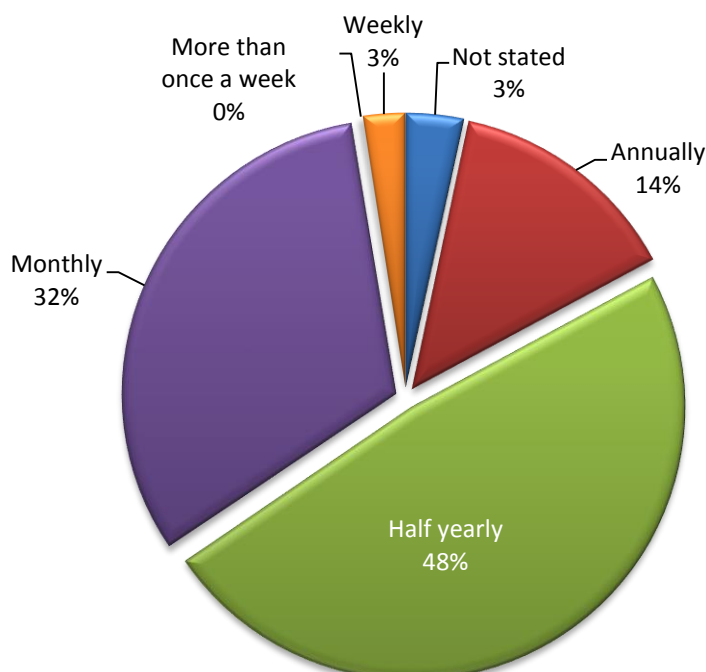
Most seniors (87%) stated they still used their local GPs as their usual medical service provider, of those who did not 36% used a local clinic close to home and 32% used the nearest medical practitioner at the time (Figure 24).

Figure 24: Is your local GP your usual medical service provider? If not, what services do you seek when ill?



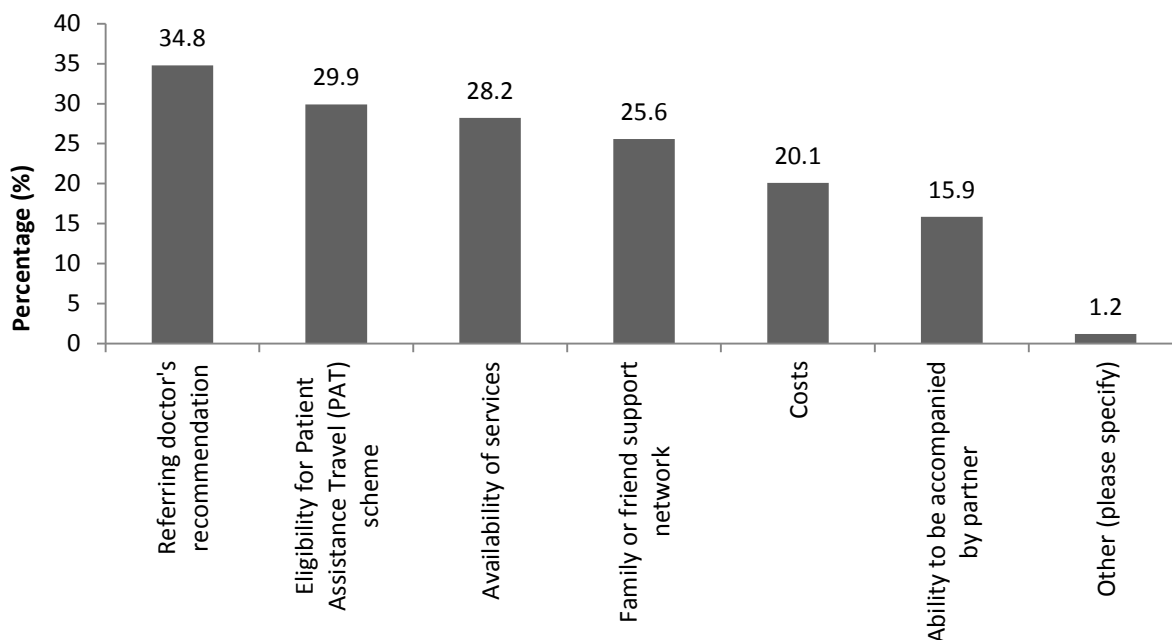
On average slightly less than half (48%) of respondents said they consult with a doctor every six months while a third (34%) did so monthly or more frequently and the remainder (14%) averaged approximately once a year (Figure 25).

Figure 25: Frequency of medical consultancies



Of respondents who stated they needed to go interstate for medical treatment, they ranked 'referring doctor's recommendation' (35%), 'eligibility for Patient Assistance Travel scheme' (29.9%) and 'availability of services' (28%) the top three factors influencing their choice of destination for treatment (Figure 26).

Figure 26: Factors influencing choice of destination for interstate medical treatment



4.8.1 Caring and being cared for

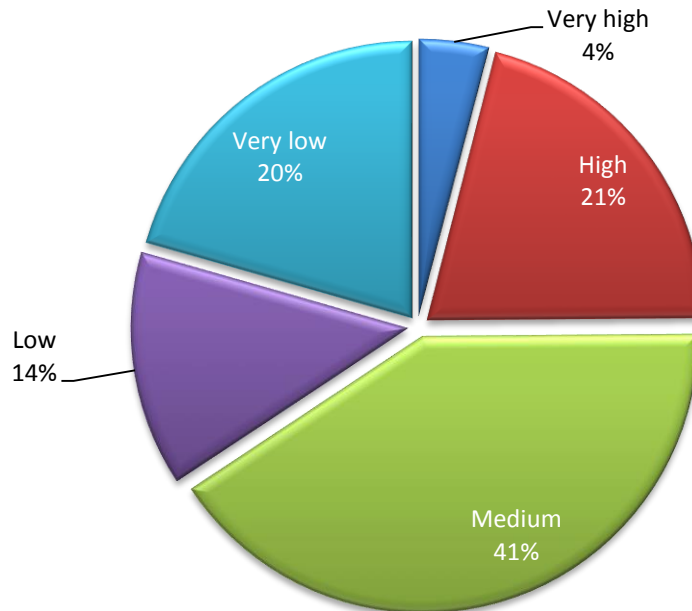
Most respondents (92%) said that they did not receive assistance from a carer but of those who did more than half (54%) received 10 hours or more of support per week from a carer.

Half of those receiving assistance said the carer was their family member.

4.9 Transport and mobility

Generally respondents were satisfied with the availability and quality of public transport but about one third (34%) were not with concerns about infrequent services, distances between stops, and passengers' bad behavior, for example.

Figure 27: Satisfaction level with public transport



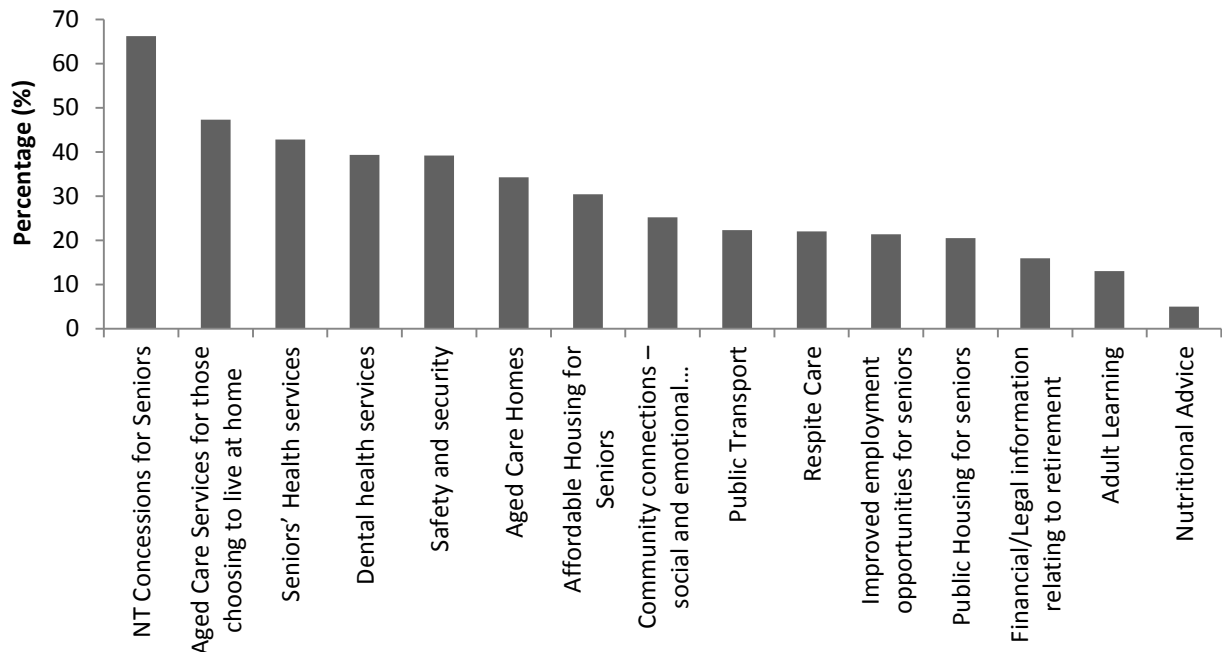
4.10 Service improvements nominated by seniors

In terms of recommendations for service improvements for seniors, nearly two thirds of respondents nominated **'NT concessions for seniors'** followed by **'Improvements in aged care for those people living at home'** (47%).

Improvements in seniors' health and dental services were other concerns (43% and 39% respectively) whilst 39% wanted to see improvements in safety and security (Figure 28).

Quality of housing was a high priority with improvements to aged care homes (34%) and affordable housing for seniors (31%) ranking high in the list.

Figure 28: Preferences for improvements to services



5. Discussion and conclusion

This paper summarises the results of the 2013/2014 survey of senior residents of the Northern Territory, conducted in conjunction with the Council on the Ageing (COTA) NT.

5.1 Rapid onset of population ageing in the NT

Population ageing has not been a significant issue in the past for the NT. Its persistently low median age is predominantly an outcome of in-migration of a younger, typically non-Indigenous, workforce and the young structure of the Indigenous population (itself representative of past low life expectancies and high fertility rates).

Presently, however, a set of demographic pre-cursors in the NT flag the relatively rapid onset of population ageing and a rapid growth in the seniors group in communities across the Territory.

5.2 Survey respondents

The survey was targeted to members of the community who were aged 50 years and over for the non-Indigenous community, and 45 years and over for the Indigenous community.

A profile of a typical respondent was: female (56%); aged between 60-64 years (31%); married or in a marriage like relationship (56%); non-Indigenous (97.5%); living in Greater Darwin (76.5%); Australian born (69.8%); originally from NSW (29.3%), but has lived in the Territory for more than 20 years (74.5%); speaks English at home (97%); has children (82%). The results of

the survey highlight that the majority of seniors anticipate remaining in the Territory past 2018.

5.3 Information and technology use

Most **survey respondents** are technologically savvy, with most owning a computer or internet enabled device and using it to access the Internet regularly for emails or information, which is their preferred method for receiving everyday information. Despite high levels of competence in using a computer or mobile Internet enabled device many seniors indicated that they would be interested in receiving further training.

5.4 Employment and income

The survey emphasised the considerable number of seniors who are still working, in either a full time or a part time capacity, and that a high proportion were working more than thirty hours per week.

There is a real divide in incomes between seniors and others in the community, with more than half earning under \$41,600 per annum.

This is lower than the suggested required amount of \$42,604 needed for a 'comfortable retirement lifestyle' and more than a quarter of seniors are living on incomes that are lower than the 'modest retirement lifestyle' (\$23,469 per annum), which is higher than Age Pension benefit, but still only affords basic activities (Australian Association of Social Workers, 2014).

Most seniors who are currently receiving incomes from work anticipate retiring in the next few years, with their main sources of income to shift to the age or disability support pensions, superannuation, self-funded superannuation, other government benefits or a combination of these sources of income.

Survey responses indicate that most NT seniors are worried about their expenses and their future financial security, with the main pressures coming from housing costs, followed by power, food and petrol.

5.5 Housing

Whilst most live in their own home (with more than half owning them outright, which is likely to increase over the coming years), a large number are concerned about whether they have enough funds to sustain their existing living arrangements over the next few years.

This is anticipated to increase the proportion of seniors looking to live in retirement villages, public housing, aged care facilities and caravan parks.

Additionally, whilst the actual numbers of seniors who said they were homeless was small, the proportion who anticipate being homeless in the next few years is expected to increase.

5.6 Health and well-being

Despite a large proportion of seniors claiming not to have any health or wellbeing issues, more than half claimed they did – with nearly half of these claiming to have been diagnosed with a disease or chronic condition.

Over time, with the projected increases in the proportion of seniors in the NT, this is likely to increase significantly and planning will be required in order to ensure that appropriate care can be provided.

Most seniors felt that health services and providers in the Territory were effectively managing their condition, with only a small proportion feeling this was not the case.

5.7 Residential mobility

Despite projected increases in the numbers and proportions of seniors in the NT population, a significant number still see themselves leaving the Territory in the next few years to live either interstate or overseas.

Whilst it could be argued that moving out of the Territory on retirement does not necessarily signify dissatisfaction with the Territory, since high residential mobility rates are observed across the population (Creed, 2008), it is worth noting the key reasons provided in the survey for leaving. Cost of living (31%) stood out and is a concern for policy makers and those attending to the wellbeing of seniors. Other reasons include to be closer to family or friends (25%); climate (15%), and access to health services (12%). Similar proportions were recorded in the 2006 NT Seniors Survey (Suckling and Pratt, 2007), where 23 percent of respondents indicated that they planned to leave the NT to retire elsewhere.

Those leaving are generally aged below 65 years, indicating that seniors still plan to leave the NT either towards the end of their working life or when they retire from the workforce. This highlights the need for changes to be implemented to encourage these seniors to remain in the Territory. Despite one of the main reasons listed being ‘to be closer to family or friends’, most respondents who had children or grandchildren had them equally living in the Territory and interstate or overseas, which may point towards the need for stronger social networks.

5.7.1 Indigenous Territorians’ residential mobility

Indigenous Territorians are less likely to leave the Territory after entering into the seniors phase of life as rates of out migration to interstate and overseas are relatively small (although increasing). This, combined with relatively large anticipated improvements to Indigenous life

expectancies in coming decades, means that this section of the population is likely to 'age in place', leading to dramatic growth in the numbers and proportions of Indigenous Territory seniors. The dispersed and remote nature of the Indigenous seniors' population will present particular challenges for service providers and government, not least in the increasing costs associated with providing services and infrastructure.

The relatively early onset of chronic illnesses, particularly the main killers of Indigenous people - diseases and cancer - also present issues as those requiring specialist treatment will grow in number and require relocation to appropriate places (largely Darwin, Alice Springs or interstate) for treatments. Nevertheless, there are significant potential gains in cultural and social capital from the expanding cohort of Indigenous seniors (and others). Not least, young people will continue to have access to grandparents for support, guidance and learning. They play a role in caring for sick children or those with disabilities, providing support to parents entering into and remaining in the workforce (Dilworth-Anderson, 1994; Bengtson, 2004).

5.8 Benefits of the growing senior population to the NT

Indeed, a growing senior cohort will bring many other benefits to the Territory.

These include:

- wealth transfers (continuing to spend money in the Territory),
- a willingness to volunteer (40% of seniors surveyed were volunteers),
- caring for and providing financial assistance to family and friends (9% of seniors surveyed were carers),
- support for the arts and cultural sectors,
- a desire to travel,
- a law abiding influence,
- and the generation of new consumer markets (Australian Association of Social Workers, 2013).

Keeping seniors in the Territory is an important quest given our high population turnover rates and the costs that are associated (ABS, 2011).

Benefits around population ageing are largely lost in the economic arguments around growth in the numbers of seniors. **Like other places, which have similarly experienced rapid population ageing, the Territory needs to plan for the requirements of seniors, as well as promote the positive social and economic outcomes from their increasing presence.**

5.9 World Health Organisation's age-friendly cities guide

An ageing population raises challenges for government and service providers who will need to ensure that the Territory has the infrastructure to adequately attend to the needs of this growing cohort. The World Health Organisation's age-friendly cities guide (WHO, 2007) provides a framework for 'active ageing' – optimising opportunities for health, participation and security in order to enhance the quality of life as people age. Its aim is to stimulate a 'bottom-up participatory approach' for assessing the needs and opportunities for advocacy, community development, and policy improvements in a variety of locales (Kendig et al., 2014).

Canada has led the way in adopting the age-friendly cities approach. As of 2015 the WHO Global network included 258 age-friendly cities and communities (AFC) across 28 countries. In Australia there are 10: Boroondara (VIC); Canberra (ACT); Clarence (TAS); Cockburn (WA); Lane Cove (NSW); Maroondah (VIC); Melville (WA); Rockingham (WA); Unley (SA), and; Warrnambool (VIC) (WHO, 2014).

Key to the success seen in some Australian and overseas communities seems to be strong Government leadership combined with advocacy that includes, and extends beyond, the local government level (Kendig et al., 2014; Plouffe et al., 2013).

Tied to the AFC approach is recognition that older residents are an integral part of the decision, policy and planning process, ensuring that they are involved in identifying areas of need, prioritising key issues and the appropriate implementation policies and programs targeted at seniors (Menec et al., 2011).

This research paves the way for ongoing studies on how seniors are faring in Northern Territory communities as their numbers grow. Cost of living (especially housing), health and some areas of wellbeing have been identified as areas where Territory seniors seem particularly concerned.

Population ageing in the Territory occurs, and will continue to occur, differently to that 'down south'; not least because significant changes to the structure of the Indigenous population are pending. Even if high rates of departures to interstate for people in their 50s and 60s continues, seniors' numbers will grow rapidly. There are both opportunities and challenges inherent for the Territory and these must be harnessed and addressed in order to maximise benefits that the presence and balancing effects of a significant seniors' cohort brings for the wider community.

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